

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re Reynolds, Jennifer C.

Case No. 3:14-bk-28210
Reporting Period: Jan 1 - Jan 31

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Jennifer C Reynolds
Signature of Debtor

2-19-2015
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: Reynolds, Jennifer C
Debtor

Case No. 3:14-bk-28210
Reporting Period Jan 1 - Jan 31

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Through Date Actual
Cash - Beginning of Month	80.93	
RECEIPTS		
Wages (Net)	3853.95	3853.95
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	RETURN	
Total Receipts	3877.34	3877.34
DISBURSEMENTS		
ORDINARY DISBURSEMENTS		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	412.46	
Insurance	411.19	
Auto Expense	123.00	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses	1706.90	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)	171.75	
Travel and Entertainment	196.03	
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements	3093.31	
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	3093.31	
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)	809.96	

In re Reynolds Jennifer C
Debtor

Case No. 3:14-bk-28210
Reporting Period: Jan - Jan 31 2015

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF OTHER CATEGORY	Current Month	Cumulative Through Date
	Actual	Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

12/22/2014		DDA PURCHASE 68621601	JEFFY LUBE 264	\$103.76	\$445.08
12/22/2014		DDA PURCHASE 443105	WELLS FARGO	\$22.00	\$22.00
12/22/2014		DDA PURCHASE 04356331	NNT KMART 7	\$59.31	\$323.71
12/22/2014		DDA PURCHASE 0001	WELLS FARGO	\$22.00	\$22.00
12/22/2014	103	CHECK		\$32.00	\$248.91
12/22/2014		DDA PURCHASE 10001001	EXPRESS SORD	\$22.00	\$22.00
12/22/2014		VISA DDA PUR 476501	NAPLES PIZZA	\$23.00	\$200.91
12/22/2014		VISA DDA PUR 469216	SEARS ROEBUCKS 072	\$23.00	\$120.00
12/22/2014		VISA DDA PUR 444500	MARSHALLS 0036	\$9.61	\$171.30
12/22/2014		DDA PURCHASE 319258	MARSHALLS	\$9.61	\$161.69
12/22/2014		DDA PURCHASE 316035	DEAN S NATURA	\$4.27	\$157.42

01/06/2015	NJ NATURAL GAS EBILL	\$330.00	\$540.73
01/07/2015	DDA PURCHASE 17906701 AP 70927	\$111.38	\$392.99

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STATEMENT OF ACCOUNT

JENNIFER C REYNOLDS
DIP CASE 14-28210 DIST NJ

Page: 4 of 6
Statement Period: Dec 18 2014-Jan 17 2015
Cust Ref #: 4305708947-039-T-###
Primary Account #: 430-5708947

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/22	DEBIT CARD PURCHASE, *****45094167604, AUT 122014 VISA DDA PUR STARBUCKS 07289 SHREWSB SHREWSBURY * NJ	20.00
12/22	DEBIT CARD PURCHASE, *****45094167604, AUT 122014 VISA DDA PUR MARSHALLS 0036 SHREWSBURY * NJ	9.61
12/22	DEBIT POS, *****45094167604, AUT 122014 DDA PURCHASE MARSHALLS MARSHALLS SHREWSBURY * NJ	9.61
12/22	DEBIT POS, *****45094167604, AUT 122014 DDA PURCHASE DEAN S NATURAL FOO SHREWSBURY * NJ	4.27
12/22	DEBIT CARD PURCHASE, *****45094167604, AUT 121914 VISA DDA PUR STARBUCKS 07289 SHREWSB SHREWSBURY * NJ	1.70
12/24	DEBIT CARD PURCHASE, *****45094167604, AUT 122214 VISA DDA PUR JOE LEONES GASTRONOMIA SEA GIRT * NJ	25.98
12/24	DEBIT CARD PURCHASE, *****45094167604, AUT 122314 VISA DDA PUR SQ ROOK COFFEE WALL TOWNSHIP * NJ	25.00
12/29	DEBIT CARD PURCHASE, *****45094167604, AUT 122714 VISA DDA PUR DUNKIN 301924 Q35 BELMAR * NJ	13.81
1/2	DEBIT CARD PURCHASE, *****45094167604, AUT 123114 VISA DDA PUR BAR ANTICIPATION LAKE COMO * NJ	37.25
1/2	DEBIT CARD PAYMENT, *****45094167604, AUT 122814 VISA DDA PUR SHUTTERFLY COM 8882488424 * CA	14.53
1/2	DEBIT POS, *****45094167604, AUT 010215 DDA PURCHASE USPS 3380850606 SPRING LAKE * NJ	6.00
1/2	DEBIT CARD PURCHASE, *****45094167604, AUT 123114 VISA DDA PUR CARRINGTON COURT INC 828 9942003 * NC	5.50
1/5	DEBIT POS, *****45094167604, AUT 010515 DDA PURCH W/CB RITE AID CORP SPRING LAKE * NJ	151.00
1/5	ELECTRONIC PMT-WEB, MACYS WEB PYMT ONLINE PMT 239	77.94
1/5	DEBIT CARD PURCHASE, *****45094167604, AUT 010215 VISA DDA PUR NAPLES PIZZA SPRING LAKE * NJ	77.00
1/5	DEBIT CARD PURCHASE, *****45094167604, AUT 010315 VISA DDA PUR CLAIREBELLA 866 675 8037 * CA	46.45
1/5	DEBIT POS, *****45094167604, AUT 010315 DDA PURCHASE J CREW 708 SHREWSBURY * NJ	33.83
1/5	DEBIT CARD PAYMENT, *****45094167604, AUT 010115 VISA DDA PUR MSF WOW WALL 732 4104320 * NJ	27.79
1/5	DEBIT CARD PURCHASE, *****45094167604, AUT 010315 VISA DDA PUR POPS GARAGE SHREWSBURY * NJ	25.33
1/5	DEBIT CARD PURCHASE, *****45094167604, AUT 010315 VISA DDA PUR STARBUCKS 07289 SHREWSB SHREWSBURY * NJ	20.00
1/5	DEBIT CARD PURCHASE, *****45094167604, AUT 010315 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	1.38
1/6	ELECTRONIC PMT-WEB, NJ NATURALGAS EBILL *****1346010215	330.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

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STATEMENT OF ACCOUNT

JENNIFER C REYNOLDS
DIP CASE 14-28210 DIST NJ

Page: 5 of 6
Statement Period: Dec 18 2014-Jan 17 2015
Cust Ref #: 4305708947-039-T-###
Primary Account #: 430-5708947

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
1/6	DEBIT POS, *****45094167604, AUT 010615 DDA PURCHASE STAPLES INC SHREWSBURY * NJ	36.36
1/7	DEBIT POS, *****45094167604, AUT 010715 DDA PURCHASE A P 70927 WALL TOWNSHI * NJ	111.38
1/8	DEBIT CARD PURCHASE, *****45094167604, AUT 010615 VISA DDA PUR BAR ANTICIPATION LAKE COMO * NJ	99.25
1/8	DEBIT CARD PURCHASE, *****45094167604, AUT 010715 VISA DDA PUR STYLING CO BELMAR * NJ	75.00
1/8	DEBIT POS, *****45094167604, AUT 010815 DDA PURCHASE J CREW 708 SHREWSBURY * NJ	15.64
1/9	DEBIT CARD PURCHASE, *****45094167604, AUT 010715 VISA DDA PUR JOE LEONES GASTRONOMIA SEA GIRT * NJ	25.98
1/9	DEBIT POS, *****45094167604, AUT 010915 DDA PURCHASE SUPER FOODTOWN 267 RED BANK * NJ	9.54
1/12	DEBIT CARD PURCHASE, *****45094167604, AUT 011115 VISA DDA PUR STARBUCKS 07289 SHREWSB SHREWSBURY * NJ	5.68
1/12	DEBIT POS, *****45094167604, AUT 011015 DDA PURCHASE DOLLAR TREE 03793 WALL TOWNSHIP * NJ	5.35
1/13	ELECTRONIC PMT-WEB, BLOOMINGDALES ONLINE PMT 229	39.28
1/13	DEBIT POS, *****45094167604, AUT 011315 DDA PURCHASE J CREW 708 SHREWSBURY * NJ	17.49
1/13	DEBIT POS, *****45094167604, AUT 011315 DDA PURCHASE SUPER FOODTOWN 267 RED BANK * NJ	12.91
1/14	DEBIT POS, *****45094167604, AUT 011415 DDA PURCH W/CB RITE AID CORP MANASQUAN * NJ	60.00
1/14	DEBIT CARD PURCHASE, *****45094167604, AUT 011215 VISA DDA PUR SUNOCO 0013787712 WALL TOWNSHIP * NJ	20.00
1/15	DEBIT CARD PURCHASE, *****45094167604, AUT 011415 VISA DDA PUR JOSEPH S DELICATESSEN SPRING LAKE * NJ	8.56
1/15	DEBIT CARD PURCHASE, *****45094167604, AUT 011415 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	1.38
1/16	NONTD ATM DEBIT, *****45094167604, AUT 011615 DDA WITHDRAW KEY WEST KEY WEST * FL	203.00
1/16	DEBIT POS, *****45094167604, AUT 011615 DDA PURCH W/CB WALGREENS KEY WEST * FL	53.44
Subtotal:		3,161.06

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/17	436.55	12/23	95.72
12/18	184.30	12/24	44.74
12/19	1,030.58	12/29	30.93
12/22	155.72	12/30	80.93

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Bank

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JENNIFER C REYNOLDS
DIP CASE 14-28210 DIST NJ
221 HOWELL AVENUE
SPRING LAKE NJ 07762

039 / Chapter 11 Checking

4305708947

Statement Beginning Balance As of 1/18/2015		1/18/2015
Plus:	Deposits and Other Credits	32,583.33
Less:	Checks and Other Debits	32,583.33

01/30/2015	Case 14-28210-MBK Doc 29 Filed 02/20/15 Entered 02/20/15 12:49:42 Desc Main Document Page 9 of 10	VISA DDA PUR 469216	STARBUCKS 0728	\$5.00	\$1,194.96
02/02/2015		DDA PURCHASE 17906701	A P 70927	\$125.30	\$739.66
02/02/2015		VISA DDA PUR 427504	BOTTLE SHOP OPS	\$16.02	\$723.62
02/03/2015	107	CHECK		\$325.00	\$398.62
02/03/2015		VISA DDA PUR 412822	BARTONIC D2416	\$18.47	\$339.91
02/03/2015		DDA PURCHASE 319356	HARMONSTORE	\$18.47	\$339.91
02/03/2015		DDA PURCHASE 319356	STARK	\$10.00	\$315.92
02/03/2015		VISA DDA PUR 469216	STARBUCKS 0728	\$10.00	\$315.92
02/03/2015		DDA PURCHASE 316635	DEAN'S NATURA	\$5.00	\$310.92

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
105	1/21/2015	\$477.17	homeowners					
106	1/23/2015	\$120.00	max. mortgage					
107	2/3/2015	\$325.00	trustee (us trustee fee)					